



(A GOVERNMENT OF INDIA UNDERTAKING)

COVERING LETTER TO SALE NOTICE

Ref: **YASMEEN**/SALE NOTICE/3078/2024-25

Date: **05-08-2024**

To

SMT. YASMEEN AKBAR (BORROWER AND MORTGAGOR)
W/O ALI AKBAR
602/583, RAHMAT NAGAR
DUBAGGA, KAKORI
LUCKNOW

SRI MOHAMMAD ADIL (GUARANTOR)
S/O LATE ALI AKBAR
602/583, RAHMAT NAGAR
DUBAGGA, KAKORI
LUCKNOW

Dear Sir,

Sub: Notice under Section 13(4) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with Rule 8(6) of the Security Interest (Enforcement) Rules, 2002.

As you are aware, I on behalf of Canara Bank, **KURAU LI BRANCH** have taken symbolic possession of the assets described in Schedule of Sale Notice annexed hereto in terms of Section 13(4) of the subject Act in connection with outstanding dues payable by you to our **KURAU LI BRANCH** of Canara Bank.

The undersigned proposes to sell the assets more fully described in the Schedule of Sale Notice.

Hence, in terms of the provisions of the subject Act and Rules made thereunder, I am herewith sending the Sale Notice containing terms and conditions of the sale.

This is without prejudice to any other rights available to the Bank under the subject Act/ or any other law in force.

Yours faithfully,

AUTHORISED OFFICER
CANARA BANK

- ENCLOSURE – 1. SALE NOTICE
- 2. DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE

(A GOVERNMENT OF INDIA UNDERTAKING)
SALE NOTICE

E-Auction Sale Notice for Sale of Immovable Properties under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 (6) of the Security Interest (Enforcement) Rules, 2002

Notice is hereby given to the public in general and in particular to the Borrower (s) and Guarantor (s) that the below described immovable property mortgaged/charged to the Secured Creditor, the constructive/physical (Strike whichever is not applicable) possession of which has been taken by the Authorised Officer of the Canara Bank., will be sold on **"As is where is", "As is what is", and "Whatever there is Without recourse"** on **28-08-2024**, for recovery of **Rs. 12,35,456.04 (Rupees Twelve Lakh Thirty Five Thousand Four Hundred Fifty Six and Paise Four Only)** plus int. (w.e.f.01.06.2021) and other expenses as per Demand Notice minus amount paid/recovered thereafter, in any, due to the **KURALI BRANCH** of Canara Bank from:

SMT. YASMEEN AKBAR (BORROWER AND MORTGAGOR)

SRIMOHAMMADADIL (BORROWER)

Reserve Price and Earnest Money Deposit:

S.No	Property Address	Reserve Price (Rs)	EMD (Rs)
1	HOUSE NO. 602/583, BUILT ON PLOT NO. 9, PART OF LAND KHASRA NO. 205 MINJUMLA MEASURING AREA 92.936 SQ. MTR. SITUATED AT VILLAGE-BEGARIYA, WARD- NEWAJGANJ, TEHSIL & DISTRICT- LUCKNOW	2134000/-	213400/-

The Earnest Money Deposit shall be deposited on or before **27-08-2024** up to **5:00 PM**.

Details of Properties:

S.no	Property	Boundaries	
1	HOUSE NO. 602/583, BUILT ON PLOT NO. 9, PART OF LAND KHASRA NO. 205 MINJUMLA MEASURING AREA 92.936 SQ. MTR. SITUATED AT VILLAGE-BEGARIYA, WARD- NEWAJGANJ, TEHSIL & DISTRICT- LUCKNOW	East	Plot No. 2
		West	Road 20 ft wide
		North	Plot No. 10
		South	Plot No. 8
	Owner of Property: SMT. YASMEEN AKBAR		

For detailed terms and conditions of the sale please refer the link "E-Auction" provided in Canara Bank's website (www.canarabank.com) or may contact Manager, **KURALI BRANCH** Canara Bank, Ph. No. **8173007748** during office hours on any working day.

Date: **05-08-2024**
Place: LUCKNOW

Authorised Officer
CANARA BANK

DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED- 05-08-2024

1. Name and Address of Secured Creditor: **Canara Bank, KURALI BRANCH**
2. Name and Address of the Borrower & Guarantors :

SMT. YASMEEN AKBAR (BORROWER AND MORTGAGOR)
W/O ALI AKBAR
602/583, RAHMAT NAGAR
DUBAGGA, KAKORI
LUCKNOW

SRI MOHAMMAD ADIL (BORROWER)
S/O LATE ALI AKBAR
602/583, RAHMAT NAGAR
DUBAGGA, KAKORI
LUCKNOW

3. Total Liabilities as on **01-06-2021** : **Rs. 12,35,456.04** Plus other expenses as per Demand Notice minus amount paid/recovered thereafter, if any
4. a) Mode of Auction : E-auction
- b) Details of Auction service provider : **M/s PSB Alliance (Ebkray), Helpdesk Number. 8291220220, Email- support.ebkray@psballiance.com, Website: <https://ebkray.in/>**
- c) Date & Time of Auction : 28-08-2024 between 10:00AM to 02:00PM
- d) Place of Auction : <https://ebkray.in/>

5. Reserve Price:

S.No	Property Address	Reserve Price (Rs)	EMD (Rs)
1	HOUSE NO. 602/583, BUILT ON PLOT NO. 9, PART OF LAND KHASRA NO. 205 MINJUMLA MEASURING AREA 92.936 SQ. MTR. SITUATED AT VILLAGE- BEGARIYA, WARD- NEWAJGANJ, TEHSIL & DISTRICT- LUCKNOW	2134000/-	213400/-

6. Other terms and Conditions:

- a) The property/ies will be sold in **"As is where is", "As is what is", and "Whatever there is without recourse"** condition, including encumbrances if any. There are no encumbrances to the knowledge of the Bank.
- b) Auction/bidding shall be only through "online Electronic Bidding" through the website <https://ebkray.in/> Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceeding.
- c) The property can be inspected, with Prior Appointment with Authorised Officer, Canara Bank **KURALI BRANCH from 12-08-2024 TO 13-08-2024.**
- d) The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during auction process.

- e) EMD amount of 10% of the Reserve Price is to be deposited by way of Demand draft in favour of **Authorized Officer, Canara Bank, KURAULI BRANCH** OR shall be deposited through RTGS/NEFT/Fund Transfer to credit of account of Canara Bank, **KURAULI BRANCH GL A/C No. 209272434 IFSC Code: CNRB0003078** on or before **27-08-2024** before **5.00 PM**.
- f) Intending bidders shall hold a valid digital signature certificate and e-mail address. For details with regard to digital signature please contact the service provider **M/s PSB Alliance (Ebkray), Helpdesk Number. 8291220220, Email- support.ebkray@psballiance.com, Website: <https://ebkray.in/>**
- g) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before **27-08-2024** (date) 5.00 PM to Canara Bank **KURAULI BRANCH** **by** hand or by email.
- i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT, acknowledgement receipt thereof with UTR No.
- ii) Photocopies of PAN Card, ID Proof and Address proof. However, successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.
- iii) Bidders Name. Contact No. Address, E Mail Id.
- iv) Bidder's A/c details for online refund of EMD.
- h) The intending bidders should register their names at portal <https://ebkray.in/> and get their User ID and password free of cost. Prospective bidder may avail online training on e-auction from the service provider **M/s M/s PSB Alliance (Ebkray), Helpdesk Number. 8291220220, Email- support.ebkray@psballiance.com, Website: <https://ebkray.in/>**
EMD deposited by the unsuccessful bidder shall be refunded to them. The EMD shall not carry any interest.
- i) Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of Rs 10,000. The bidder who submits the highest bid (above the Reserve price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the secured creditor.
- j) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on declaring him/her as the successful bidder and the balance within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder fails to pay the sale price, the deposit made by him shall be forfeited by the Authorised Officer without any notice and property shall forthwith be put up for sale again.
- k) For sale proceeds of Rs. 50.00 Lacs (Rupees Fifty lacs) and above, the successful bidder will have to deduct TDS at the rate 1% on the Sale proceeds and submit the original receipt of TDS certificate to the Bank.
- l) All charges for conveyance, stamp duty/GST registration charges etc., as applicable shall be borne by the successful bidder only.

- m) Authorised Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof.
- n) In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned **KURALI BRANCH** who, as a facilitating centre, shall make necessary arrangements.
- o) For further details contact Canara Bank, **KURALI BRANCH** (Ph. No **8173007748**) e-mail id **cb3078@canarabank.com** OR the service provider M/s **M/s PSB Alliance (Ebkray)**, Helpdesk Number. **8291220220**, Email- support.ebkray@psballiance.com, Website: <https://ebkray.in/>.

SPECIAL INSTRUCTION/CAUTION

Bidding in the last minutes/seconds should be avoided by the bidders in their own interest. Neither Canara Bank nor the Service Provider will be responsible for any lapses/failure (Internet failure, Power failure, etc.) on the part of the bidder or vendor in such cases. In order to ward off such contingent situation, bidders are requested to make all the necessary arrangements/alternatives such as back –up, power supply and whatever else required so that they are able to circumvent such situation and are able to participate in the auction successfully.

Place: Lucknow
Date: **05-08-2024**

Authorised Officer
Canara Bank